

SECTION 6.35 LIFE INSURANCE

Last Update: 10/14

The State's group life insurance plan is administered by The Hartford (Hartford). \$20,000 of Basic term life insurance is provided to all employees, except SPOC-covered employees, at the State's expense; \$50,000 of Basic term life coverage is provided to SPOC-covered employees at the State's expense.

Life insurance coverage cannot be changed (increased or decreased) outside of an enrollment and change period unless the employee has a [Qualified Life Event](#).

The amounts of Basic and Supplemental coverage available gradually reduce beginning at age 65.

Eligibility

All active full-time employees with probationary or permanent status who are scheduled to work 30 or more hours per week are eligible for life insurance.

Enrollment and Beneficiary Designation

New employees should enroll for life insurance and designate their beneficiary/beneficiaries in IowaBenefits. If the employee does not enroll for coverage, they will be assigned basic life coverage only. Employees may make changes to their beneficiary designation at any time in IowaBenefits.

Basic and Supplemental Coverage Amounts

The amount of Basic coverage provided to employees is based on bargaining status. The amount of supplemental life insurance that can be purchased is also based on bargaining status. The following table reflects basic coverage amounts and supplemental coverage amounts that can be purchased at the employee's expense.

Bargaining Coverage	Basic (State Paid) Coverage	Maximum Supplemental (Employee Paid) Coverage Available	Increments of Coverage	Guaranteed Issue
UE/IUP	\$20,000	\$40,000	\$5,000	\$40,000
AFSCME	\$20,000	\$100,000	\$5,000	\$100,000
Non-Contract	\$20,000	\$100,000	\$5,000	\$100,000
SPOC	\$50,000	\$250,000	\$25,000	\$100,000

Premiums for Supplemental insurance are dependent upon the employee's age and the rates currently in effect.

Guaranteed Issue Coverage

Guaranteed Issue coverage can be elected without underwriting if the employee enrolls within 30 days of full-time employment. Any supplemental insurance coverage that is over the Guaranteed Issue amount, or is not elected during the first 30 days of full time employment, is subject to medical underwriting. (Underwriting is the process by which the life insurance company determines if they will approve life insurance coverage. The employee must complete an "Evidence of Insurability" form and send it to the carrier.)

Accidental Death and Dismemberment

Both Basic and Supplemental insurance include an equivalent amount of accidental death and dismemberment coverage.

Effective Date of Insurance

Basic and Guaranteed Issue Supplemental insurance coverage is effective the first day of the month following 30 calendar days of continuous full-time employment. If the first day of employment is the first working day of the month, the insurance is effective the first day of the following month. Supplemental insurance over the Guaranteed Issue amount, or increased supplemental coverage after the first 30 days of employment, is effective the first of the month after the life insurance carrier approves the coverage.

Waiver of Premium for Long-Term Disability (LTD)

If an employee becomes disabled and is under the age of 60, the life insurance coverage that the employee had as an active employee will continue and premiums will be waived as long as the employee receives an LTD benefit. Supplemental life insurance premium payments must continue during the qualifying period for LTD in order for premiums to be waived.

If the employee is age 60 or over when the disability begins, they can continue supplemental coverage at their own expense by porting or converting the coverage.

Termination, Conversion, and Portability

Termination of insurance occurs the last day of the month in which the employee terminates employment or ceases active work, unless the employee stops working due to illness, injury or family medical leave.

A 31-day "conversion period" follows the termination of life insurance. Insurance continues without premium payment during this time. This allows the employee the option of porting or converting the insurance to an individual whole life policy with the carrier. The department's Human Resources Associate will give the life insurance continuation form to the employee upon termination of employment.

Claims Filing

Upon the death of an eligible employee, the beneficiary (or beneficiaries) must complete a beneficiary statement and send a certified copy of the death certificate to the department's Human Resources Associate. The Human Resources Associate will complete the employer's section of the claim form, attach life enrollment documentation and the most recent beneficiary designation, and forward the entire claim to DAS-HRE for processing.

For further information, contact your department's Human Resources Associate.